

Remarks/Arguments

Reconsideration of this Application is requested.

The Examiner has objected to the drawings because they include the reference character 29 that was not mentioned in the description.

Paragraph 17 of page 6 of the specification has been amended to indicated space 29 in Figure 1C.

The Examiner has objected to the Abstract. Applicant has deleted the expression his/her from the abstract and substituted the term their to overcome the Examiner's objection.

Applicant has amended the specification to overcome the Examiner's objections.

Applicant has amended the claims to overcome the Examiner's objections.

Claims 1-29 have been rejected by the Examiner under 35 USC § 112 for not particularly pointing out and distinctly claiming the subject matter which Applicant regards as the invention.

Claims 1-29 as amended distinctly claim the subject matter that Applicant regards as the invention.

Claims 1-29 have been rejected by the Examiner under 35 USC § 102(b) as being anticipated by Delfer (U.S. Patent No. 5,496,991).

Delfer discloses the following in line 65 of column 2 – line 14 of column 3.

“Consumers have, prior to the first billing for services or goods, authorized the billing service provider (or vendor) to electronically transfer funds from their designated depository accounts into appropriate vendors' depository accounts upon the billing service provider's receipt and verification of a remittance document. The remittance document is encoded by the computer means with consumer specific unique current billing indicium that is readable by an automated scanning device at the billing service provider's facility. The information gathered by scanning the remittance documents and transmitting to the computer means comprises the current consumer payment transaction disposition data. Data bases are updated with this current consumer payment transaction disposition data. The funds transfer transaction is processed by the

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computer means and the electronic funds transfer initiating information sent to appropriate consumers' depositories."

In the invention disclosed by Delfer the remittance document is encoded by the computer means with consumer specific unique current billing indicium that is readable by an automated scanning device at the billing service provider's facility upon automatic reading by the billing service provider, the remittance document serves to trigger the electronic transfer of funds.

Delfer does not disclose or anticipate step (d) or claim 1 as amended namely, scanning by the post the code on the mail piece before the mail piece is delivered to the creditor. Delfer also does not disclose or anticipate step (c) of claim 15 as amended namely, scanning the code on the bill-paying return mail piece before the mail piece is delivered to the creditor.

In independent claims 1 and 15 as amended Applicant scans the code on the mail piece and transfers funds from the bill recipient's bank account to the creditor's bank account step (f) of claim 1 and step (d) of claim 15. before the mail piece is delivered to the creditor.

Thus, an advantage of Applicant's claimed invention over Delfer is that consumers may pay their bills via the USPS or a carrier sooner than before and avoid late charges.

In view of the foregoing amendments and remarks, it is respectfully submitted that the claims of this application are now in a condition for allowance and favorable action thereon is requested.

Respectfully submitted,



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